

Setting up of new operators of the software in the security file as mentioned above,
including accepting, validating and storing required information.

Setting up of new customers as customers request this service. This will include
accepting, validating and storing the information required in the customer file and customer
5 payee file mentioned above.

Setting up of new payees as requested by customers of this service. This will include
accepting, validating and storing the information required in the payee file as mentioned above.

Accepting the input of information relative to each payment instruction received from a
customer submitting a form to the financial institution, and posting this information to the
customer payee file as mentioned above.

The extracting of payment information in a batch mode, or in a real-time mode, from the
customer payee file and the creation of ACH files as described previously, or other format files
as requested by the financial institution. This process will also create the payments file.

The software will also allow inquiry to historical information for the purposes of
allowing financial institution to research payment status and history for customers as requested.

Although specific features of the invention are shown in some drawings and not others,
this is for convenience only as some feature may be combined with any or all of the other
features in accordance with the invention.

Other embodiments will occur to those skilled in the art and are within the following
20 claims:

What is claimed is:

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For: Simplified Bill Paying Method

1 1. A simplified bill paying method transacted between a customer and a financial
2 institution, comprising:
3 the customer determining payees to be included in the method;
4 the financial institution providing to the customer a form with one listing per selected
5 payee, including at least the payee name and a designated area to carry an amount to be paid to at
6 least one such payee;

7 adding into one or more of the areas the one or more amounts to be paid to the
8 appropriate payees; and

9 in response to the filled-in amounts, at the direction of the financial institution,
10 accomplishing the correct funds transfer to the appropriate payees.

1 2. The method of claim 1, further including, after accomplishing the funds transfer,
2 the financial institution providing another form, and indicating on such form the most recent
3 amount paid to each listed payee.

1 3. The method of claim 2 wherein the new form also includes the amount paid to
2 each listed payee year-to-date.

1 4. The method of claim 1, wherein the adding step is accomplished at least in part by
2 the customer.

1 5. The method of claim 1, wherein the adding step is accomplished at least in part by
2 the financial institution.

1 6. The method of claim 1, further comprising categorizing payees into budget
2 categories, and indicating such on the form.

1 7. The method of claim 1, further comprising, after the end of a calendar year, the
2 financial institution preparing for the customer a summary of the amount paid by the customer to
3 each payee.

1 8. The method of claim 1, further comprising the financial institution creating and
2 maintaining customer payee information comprising a unique identifier for each payee of a
3 customer.

1 9. The method of claim 8, wherein the customer payee information further
2 comprises a payee type code.

1 10. The method of claim 9, wherein the customer payee information further
2 comprises payee category information.

1 11. A simplified bill paying method transacted between a customer and a financial
2 institution, comprising:

3 the customer determining payees to be included in the method;

4 the financial institution providing to the customer a form with one listing per selected
5 payee, including at least the payee name and a designated area to carry an amount to be paid to at
6 least one such payee, and further comprising categorizing payees into budget categories, and
7 indicating such on the form;

8 adding into one or more of the areas the one or more amounts to be paid to the
9 appropriate payees, wherein the adding step may be accomplished at least in part by the
10 customer, and is accomplished at least in part by being printed on the form by the financial
11 institution;

12 in response to the filled-in amounts, at the direction of the financial institution,
13 accomplishing the correct funds transfer to the appropriate payees; and

14 after accomplishing the funds transfer, the financial institution providing another form,
15 and indicating on such form the most recent amount paid to each listed payee, wherein the new
16 form also includes the amount paid to each listed payee year-to-date.

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